

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4426526
<b>Application Number:</b>	10645336
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7599
<b>Title of Invention:</b>	Promoting savings by facilitating incremental commitments made with credit card and other consumer-initiated transactions
<b>First Named Inventor/Applicant Name:</b>	John W.L. Ogilvie
<b>Customer Number:</b>	00826
<b>Filer:</b>	Dane Alexander Baltich/marge timoldi
<b>Filer Authorized By:</b>	Dane Alexander Baltich
<b>Attorney Docket Number:</b>	1384.2.14C
<b>Receipt Date:</b>	10-DEC-2008
<b>Filing Date:</b>	21-AUG-2003
<b>Time Stamp:</b>	09:30:20
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/Message Digest	Multi Part/.zip	Pages (if appl.)
1		281561Response.PDF	391450 df9ca541f66804b4e27c843e327d94381ed 1c9b7	yes	10

	<b>Multipart Description/PDF files in .zip description</b>		
	<b>Document Description</b>	<b>Start</b>	<b>End</b>
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Amendment Copy Claims/Response to Suggested Claims	2	8
	Applicant Arguments/Remarks Made in an Amendment	9	10

  

<b>Warnings:</b>	
<b>Information:</b>	
<b>Total Files Size (in bytes):</b>	391450

  

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**New Applications Under 35 U.S.C. 111**  
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

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If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

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If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.